

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-10502-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward Steiper  
aka Edward Michael Steiper, aka Edward  
M Steiper  
131 Brakeshoe Place  
Mahwah, NJ 07430

Social Security No.:

xxx-xx-1649

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 19, 2024.

Dated: July 19, 2024

JAN: slm

Jeanne Naughton  
Clerk

In re:  
Edward Steiper  
Debtor

Case No. 24-10502-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 19, 2024

User: admin  
Form ID: plncf13

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	+ Edward Steiper, 131 Brakeshoe Place, Mahwah, NJ 07430-1102
520139100	+ Absolute Resolutions Investments LLC, Att: Stenger & Stenger PC, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
520139102	+ Avant Corporate Headquarters, 222 N LaSalle Street - #1600, Chicago, IL 60601-1112
520139106	+ Best Egg Corporate, 1900 Frost Road - Suite 100, Bristol, PA 19007-1519
520139114	+ Douglas Mitchell, Esq., Law Offices of Montell Figgins, LLC, 17 Academy Street - Suite 305, Newark, NJ 07102-2934
520139118	+ Figgins Mitchell, 17 Academy Street, Suite 305, Newark, NJ 07102-2934
520139120	+ Goldman Sachs Bank USA, Goldman Sachs Bank Usa, Philadelphia, PA 19176
520139125	+ Law Offices of Montell Figgins, LLC, 17 Academy Street - Suite 305, Newark, NJ 07102-2934
520139128	+ Maria Steiper, 131 Breakshoe Place, Mahwah, NJ 07430-1102
520139129	+ Midland Credit Manageme Corp. Office, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
520139136	+ Quorum Fcu/dovenmuehle, 1501 Woodfield, Schaumburg, IL 60173-6052
520212618	+ Quorum Federal Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520139138	+ Quorum Federal Credit Union, 2500 Westchester Avenue, Suite 113, Purchase, NY 10577-2515
520139139	+ Ragan & Ragan, PC, 3100 Route 138 West, Brinley Plaza - Building One, Wall, NJ 07719-9020
520139147	++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, LLC, 1800 Route 34 N, Ste 404A, Wall, NJ 07719-9147
520139151	+ Web Bank (FDIC), Corporate Office, 215 South State Street - Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 19 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520139101	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 19 2024 20:36:00	Absolute Resolutions Investments LLC, 8000 Norman Center Drive, Suite 860, Minneapolis, MN 55437
520152887	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 19 2024 20:36:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
520139104	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 19 2024 20:36:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520139103	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 19 2024 20:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520211953	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 19 2024 20:36:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520139105	^ MEBN	Jul 19 2024 20:35:10	Best Egg, PO Box 7606, Philadelphia, PA 19176-7618

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520139113	Email/Text: skeller@crossriver.com	Jul 19 2024 20:37:00	Cross River Bank (FDIC), 885 Teaneck Road, Teaneck, NJ 07666
520139107	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 20:53:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520139108	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 20:42:31	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520139109	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 20:41:40	Capital One Bank (USA), N.A. (FDIC), Headquarters, 4851 Cox Road, Glen Allen, VA 23060-6293
520162059	+ Email/PDF: ebn_ais@aisinfo.com	Jul 19 2024 20:42:19	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520139110	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2024 20:52:58	Citibank South Dakota, N.A. (FDIC), 701 East 60th Street, Sioux Falls, SD 57104-0432
520139112	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2024 20:42:39	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520139111	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2024 20:42:39	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520139115	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 19 2024 20:37:00	Dovenmuehle Mortgage, Inc., 1 Corporate Dr., Suite 360, Lake Zurich, IL 60047
520139116	Email/Text: bankruptcycourts@equifax.com	Jul 19 2024 20:37:00	Equifax, 1550 Peartree St. NW, Atlanta, GA 30309
520139117	^ MEBN	Jul 19 2024 20:34:50	Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037
520139119	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 19 2024 20:37:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
520139121	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 19 2024 20:37:00	Goldman Sachs Bank, USA (FDIC), 200 West Street, New York, NY 10282-2198
520139122	^ MEBN	Jul 19 2024 20:36:01	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520139123	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2024 20:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520139124	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2024 20:36:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
520170580	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2024 20:42:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520139127	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2024 20:41:43	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
520139126	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2024 20:42:16	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520139132	Email/Text: ml-ebn@missionlane.com	Jul 19 2024 20:36:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520139133	Email/Text: ml-ebn@missionlane.com	Jul 19 2024 20:36:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
520139131	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2024 20:38:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
520139130	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 19 2024 20:38:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520139135	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2024 20:52:57	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

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520139134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 19 2024 20:42:39	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520206440	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 19 2024 20:53:05	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
520139137	+ Email/Text: Loan.OpsServ@quorumfcu.org Jul 19 2024 20:38:00	Quorum Fed Cr Un, 2 Manhattanville R, Purchase, NY 10577-2113
520139140	Email/Text: EBN@seliplaw.com Jul 19 2024 20:37:00	Selip & Stylianou, LLP, 10 Forest Avenue - Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
520139141	+ Email/Text: energybankruptcy@tesla.com Jul 19 2024 20:37:00	Solar City/Tesla, c/o Tesla Solar, 12832 South Front Runner Blvd., Suite 100, Draper, UT 84020-5499
520139142	+ Email/PDF: ais.sync.ebn@aisinfo.com Jul 19 2024 20:42:12	Synchrony Bank (FDIC), 170 West Election Road - Suite 125, Draper, UT 84020-6425
520139143	Email/Text: DASPUBREC@transunion.com Jul 19 2024 20:36:00	Trans Union Corporate Office, 555 W. Adams Street, Chicago, IL 60661
520139145	Email/Text: bknotice@upgrade.com Jul 19 2024 20:36:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
520139144	Email/Text: bknotice@upgrade.com Jul 19 2024 20:36:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
520139147	Email/Text: dispute@velocityrecoveries.com Jul 19 2024 20:38:00	Velocity Investments, LLC, 1800 Route 34 N, Ste 404A, Wall, NJ 07719-9147
520139146	^ MEBN Jul 19 2024 20:34:46	Velocity Investments, POB 788, Wall, NJ 07719-0788
520193577	+ Email/PDF: ebn_ais@aisinfo.com Jul 19 2024 20:41:52	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520139148	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 19 2024 20:36:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
520139149	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 19 2024 20:36:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
520139150	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 19 2024 20:36:00	Verizon Corporate Office Headquarters, 140 West Street, New York, NY 10007-2123

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quorum Federal Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Edward Steiper njbankruptcy911@gmail.com bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 4